

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: KESSLER, GEORGE L	§	Case No. 05-70921
KESSLER, MELANIE E	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 03/23/2011 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/10/2011

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: KESSLER, GEORGE L
KESSLER, MELANIE E

§ Case No. 05-70921

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 4,000.96
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 4,000.96

Balance on hand: \$ 4,000.96

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3S	LVNV Funding LLC assignee of Chase Bank	66.82	0.00	0.00	0.00
6	Wells Fargo Bank	6,731.17	0.00	0.00	0.00
11S	Hyundai Motor Finance Co	16,720.85	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,000.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	500.12	0.00	500.12
Attorney for Trustee, Fees - Barrick, Switzer Law Firm	1,371.00	0.00	1,371.00

Total to be paid for chapter 7 administration expenses: \$ 1,871.12

Remaining balance: \$ 2,129.84

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,129.84

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,129.84

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 88,777.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Charming Shoppes Fashion Bug	420.40	0.00	10.09
2	ROUNDUP FUNDING, L.L.C.	3,659.18	0.00	87.79
3U	LVNV Funding LLC assignee of Chase Bank	354.20	0.00	8.50
4	Bank of America, N.A.	4,785.83	0.00	114.82
5	Marshall Field	389.80	0.00	9.35
7	eCAST Settlement Corporation	3,037.40	0.00	72.87
8	eCAST Settlement Corporation	4,596.89	0.00	110.28
9	Wells Fargo Financial Bank	4,726.10	0.00	113.38
10	US Bank Corp/ Retail Payment Solutions	3,362.55	0.00	80.67
11U	Hyundai Motor Finance Co	1.00	0.00	0.02

12	Roundup Funding, LLC	478.91	0.00	11.49
13	Roundup Funding, LLC	363.24	0.00	8.71
14	World Financial Network National Bank	137.74	0.00	3.30
15	World Financial Network National Bank	298.65	0.00	7.16
16	World Financial Network National Bank	230.50	0.00	5.53
17	SMC	803.56	0.00	19.28
18	American Express Centurion Bank	4,015.77	0.00	96.34
19	eCast Settlement Corp	2,716.79	0.00	65.18
20	Kohl's Department Store	1,727.56	0.00	41.45
21	Chase Manhattan Bank U S A NA	5,760.68	0.00	138.20
22	Chase Manhattan Bank U S A NA	4,406.78	0.00	105.72
23	TCM Bank Visa	3,168.61	0.00	76.02
24	Portfolio Recovery Associates LLC.	505.40	0.00	12.12
25	Sherman Acquisition/Citibank	4,451.17	0.00	106.79
26	Sherman Acquisition/Citibank	861.72	0.00	20.67
27	Portfolio Recovery Associates LLC.	3,739.16	0.00	89.71
28	Sherman Acquisition/Citibank	982.12	0.00	23.56
29	Sherman Acquisition/Citibank	4,667.57	0.00	111.98
30	Sherman Acquisition/Citibank	9,162.29	0.00	219.81
31	Sherman Acquisition/Citibank	4,128.99	0.00	99.06
32	eCast Settlement Corp	1,519.94	0.00	36.46
33	Household Bank (SB), N.A.	1,023.20	0.00	24.55
34	eCAST Settlement Corporation, assignee of	3,539.15	0.00	84.91
35	Citibank USA, N.A.	2,156.54	0.00	51.74
36	TCM Bank NA	510.72	0.00	12.25
37	GE Money Bank dba JCPenney	163.69	0.00	3.93
38	GE Money Bank dba JCPenney	1,923.86	0.00	46.15

Total to be paid for timely general unsecured claims: \$ 2,129.84

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 05-70921

User: cbachman
Form ID: pdf006

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Total Noticed: 72

Date Rcvd: Feb 18, 2011

The following entities were noticed by first class mail on Feb 20, 2011.

db/jdb +George L Kessler, Melanie E Kessler, 1119 W. Rolling Lane, Johnsbury, IL 60051-9678
aty +Scott A Bentley, Law Office of Scott A. Bentley, 618 S. Route 31, Suite 1,
McHenry, IL 60050-8273
tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579
9007356 AARP, Bank One, PO BOX 15153, Wilmington, DE 19886-5153
9007359 AT&T Universal Card, PO BOX 44183, Jacksonville, FL 32231-4183
9007357 +Allied Interstate, Inc, o/b/o Wal-Mart, PO Box 361563, Columbus OH 43236-1563
9007358 +American Express, PO BOX 360002, Ft. Lauderdale, FL 33336-0002
9124915 American Express Centurion Bank, c/o Becket and Lee, LLP, P.O. Box 3001,
Malvern, PA 19355-0701
9007361 Bank One, PO BOX 15153, Wilmington, DE 19886-5153
9073116 +Bank of America, N.A., P.O. Box 2278, Norfolk, VA 23501-2278
9007362 Capital One, PO BOX 34631, Seattle, WA 98124-1631
9007364 Capital One, PO BOX 6000, Seattle, WA 98190-6000
9007366 Carson Pirie Scott, PO BOX 17633, Baltimore, MD 21297-1633
9056084 +Charming Shoppes Fashion Bug, POB 856021, Louisville KY 40285-6021
9072984 +Chase Bank USA, N.A. / Circuit City, P.O. Box 100018, Kennesaw, GA 30156-9204
9167907 +Chase Manhattan Bank U S A NA, c/o eCAST Settlement Corporation, P O Box 35480,
Newark, NJ 07193-5480
9007367 Citi Card, Travelocity, PO BOX 44167, Jacksonville, FL 32231-4167
9007368 Citi Platinum Select Card, PO BOX 6409, The Lakes, NV 88901-6409
9548762 Citibank USA, N.A., DBA: Home Depot, P.O. Box 9025, Des Moines, IA 50368
9007370 Citicard, PO BOX 6406, The Lakes, NV 88901-6406
9007369 Citicard, PO BOX 6000, The Lakes, NV 89163-6000
9007371 Countrywide Home Loans, PO BOX 660694, Dallas, TX 75266-0694
9007375 Dress Barn, PO BOX 182273, Columbus, OH 43218-2273
9007376 +Fashion Bug, PO BOX 349, Milford, OH 45150-0349
9007377 Fleet Credit Card, PO BOX 84006, Columbus, GA 31908-4006
9007372 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Direct Merchant Bank, PO BOX 21550, Tulsa, OK 74121-1550)
9007378 Home Depot, Processing Center, Des Moines, IA 50364-0500
9433117 +Household Bank (SB), N.A., eCast Settlement Corporation, c/o Bass & Associates, P.C.,
3936 E Ft Lowell Rd, Ste 200, Tucson, AZ 85712-1083
9111760 +Hyundai Motor Finance Co, PO Box 20809, Fountain Valley, CA 92728-0809
9007379 +Hyundai Motor Finance Company, 10550 Talbert Ave., Fountain Valley, CA 92708-6032
9110786 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of the Treasury-Internal Revenue Servic,
Centralized Insolvency Operations, P O Box 21126, Philadelphia, PA 19114)
16639355 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Mail Stop 5010 CHI, 230 S Dearborn St,
Chicago IL 60604)
9007382 Lane Bryant, PO BOX 182121, Columbus, OH 43218-2121
9073331 +Marshall Field, 111 Boulder Industrial Dr., Bridgeton, MO 63044-1241
9007383 Marshall Fields, PO BOX 94578, Cleveland, OH 44101-4578
9007384 Nationwide Credit, Inc., o/b/o American Express, 2015 Vaughn Road SW, Ste 400,
Kennesaw, GA 30144
12541120 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC., Po Box 41067,
Norfolk, VA 23541)
9007385 RBS Visa, PO BOX 42010, Providence, RI 02940-2010
9007386 Retail Services, Best Buy, PO BOX 17298, Baltimore, MD 21297-1298
9007387 Retail Services-Menards, PO BOX 17602, Baltimore, MD 21297-1602
9007388 +Sears, PO BOX 182156, Columbus, OH 43218-2156
9007390 Sears Master Card, PO BOX 182156, Columbus, OH 43218-2156
15110111 +TCM Bank NA, P O Box 31481, Tampa, FL 33631-3481
9007391 Target, PO BOX 59317, Minneapolis, MN 55459-0317
9064586 +Target National Bank (fka Retailers National Bank), TARGET VISA, c/o Weinstein & Riley, P.S.,
2101 4th Avenue, Suite 900, Seattle, WA 98121-2339
9007393 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S. Bank, PO BOX 790408, St. Louis, MO 63179-0408)
9096960 +US Bank Corp/ Retail Payment Solutions, PO Box 5229, Cincinnati, Ohio 45201-5229
9007394 +Ventus Capital Services, o/b/o Discover, 9700 Bissonnet, Ste 2000, Houston, TX 77036-8016
9007398 WFNNE, The Avenue, PO BOX 659584, San Antonio, TX 78265-9584
9007396 Wells Fargo, PO BOX 29704, Phoenix, AZ 85038-9704
9082378 +Wells Fargo Bank, Consumer Loan Collection Center, P.O. Box 29704, Phoenix, AZ 85038-9704
9091594 Wells Fargo Financial Bank, Attn: Recovery Dept., P.O. Box 5058, Sioux Falls, SD 57117
9007397 +Wells Fargo Financial Bank, PO BOX 98751, Las Vegas, NV 89193-8751
9115760 +World Financial Network National Bank, Lane Bryant Mail Order,
World Financial Network National Bank, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
9115759 +World Financial Network National Bank, Lane Bryant Retail,
World Financial Network National Bank, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
9115761 +World Financial Network National Bank, New York & Company,
World Financial Network National Bank, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
9115762 +World Financial Network National Bank - Dress Barn, World Financial Network National Bank,
c/o Weinstein & Riley, P.S., 2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
9115763 +World Financial Network National Bank - The Avenue, World Financial Network National Bank,
c/o Weinstein & Riley, P.S., 2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339

District/off: 0752-3
Case: 05-70921

User: cbachman
Form ID: pdf006

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Total Noticed: 72

Date Rcvd: Feb 18, 2011

9090926 +eCAST Settlement Corporation, Discover Bank, P O Box 35480, Newark, NJ 07193-5480
9460213 eCAST Settlement Corporation, assignee of, Metris Receivables, Inc./Direct,
Merchants Credit Card Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480
9144233 +eCast Settlement Corp, POB 35480, Newark, NJ 07193-5480
9405640 +eCast Settlement Corp, Household Bank (SB) NA, c/o Bass and Assoc PC,
3936 E Ft Lowell Road, Suite 200, Tucson, AZ 85712-1083

The following entities were noticed by electronic transmission on Feb 18, 2011.

9007373 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 18 2011 23:57:15 Discover, PO BOX 30395,
Salt Lake City, UT 84130-0395
15289281 +E-mail/PDF: gecsedirecoverycorp.com Feb 18 2011 23:59:18 GE Money Bank dba JCPenney,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
9007380 E-mail/PDF: gecsedirecoverycorp.com Feb 19 2011 00:18:43 JC Penney, PO BOX 960001,
Orlando, FL 32896-0001
9150404 +E-mail/PDF: cr-bankruptcy@kohls.com Feb 19 2011 00:06:52 Kohl's Department Store,
c/o Creditors Bankruptcy Service, POB 740933, Dallas, TX 75374-0933
9007381 +E-mail/PDF: cr-bankruptcy@kohls.com Feb 19 2011 00:06:52 Kohls, PO BOX 2983,
Milwaukee, WI 53201-2983
10944672 E-mail/Text: resurgentbknotifications@resurgent.com
LVNV Funding LLC assignee of Chase Bank, c/o Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
11190031 E-mail/PDF: BNCEmails@blinellc.com Feb 18 2011 23:58:15 ROUNDUP FUNDING, L.L.C., MS 550,
PO Box 91121, SEATTLE, WA 98111-9221
9116333 E-mail/Text: ebn@vativrecovery.com SMC, C/O Carson Pirie Scott,
P.O. Box 19249, Sugar Land, TX 77496
9296629 +E-mail/Text: resurgentbknotifications@resurgent.com
Sherman Acquisition/Citibank, c/o Resurgent Capital Services, POB 10587,
Greenville SC 29603-0587
9007395 E-mail/PDF: gecsedirecoverycorp.com Feb 18 2011 23:59:18 WalMart, PO BOX 960023,
Orlando, FL 32896-0023

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579
9007365* Capital One, PO BOX 6000, Seattle, WA 98190-6000
9007363* Capital One, PO BOX 34631, Seattle, WA 98124-1631
9007374* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO BOX 30395, Salt Lake City, UT 84130-0395)
12734775* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
12734781* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
9007389* Sears, PO BOX 182156, Columbus, OH 43218-2156
9007360 ##Bank Of America, PO BOX 5270, Carol Stream, IL 60197-5270
9007392 ##+TCM Bank Visa, 2701 N. Rocky PT Dr. Ste 660, Tampa, FL 33607-5921

TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2011

Signature:

